

IV

(a) If the JEFFREY EPSTEIN INSURANCE TRUST NO. 2 does not pay the sum of at least ten million dollars (\$10,000,000) to [REDACTED], an amount equal to the difference between ten million dollars (\$10,000,000) and the amount paid to [REDACTED] from the JEFFREY EPSTEIN INSURANCE TRUST NO. 2 shall be paid by the Trustees to [REDACTED], if she is then living.

(b) If The 2001 JEFFREY E. EPSTEIN INSURANCE TRUST does not pay the sum of at least ten million dollars (\$10,000,000) to The [REDACTED] Trust, established thereunder, an amount equal to the difference between ten million dollars (\$10,000,000) and the amount paid to The [REDACTED] Trust from The 2001 JEFFREY E. EPSTEIN INSURANCE TRUST shall be paid by the Trustees to [REDACTED], as Trustee of The [REDACTED] Trust established thereunder, or if there is no such trust in existence then to [REDACTED], as trustee for the following purposes (to be known as THE [REDACTED] TRUST):

(1) To pay to [REDACTED] ("the beneficiary") at any time or times during the continuance of the trust such sums from or any part or all of the income and principal of The [REDACTED] Trust as the Trustees may, in their discretion, determine to be advisable and annually to add to principal any income not paid to the beneficiary.

(2) To pay to the beneficiary upon the later of the death of [REDACTED] or the beneficiary attaining the age of thirty-five years the then remaining principal, if any.